



OPEN UP YOUR WORLD
WITH UNLIMITED REWARDS



Shop



Travel



Miles
Conversion



Cash



Offers



SIMPLY SMARTER

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Kuwait Finance House
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A FAMILY HOLIDAY YOU NEED WITH A PAYMENT PLAN YOU WANT



KFH Introduces **SmartPay**, giving you more flexible payment options to suit any need.

Pay for your purchases with up to 36 equal monthly installments*.

- Flexible Repayment • Purchase Protection • Extended Warranty • Free Travel Insurance
- Free Airport Lounge Access to 25 Lounges in selected countries • Multiple Air Mile Link Option



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Terms & Conditions apply.

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Welcome

Walaa Baytik is a new loyalty program that allows flexible and various point redemption options. All KFHB credit and prepay cardholders are eligible to register for Walaa Baytik. Points are received on a daily basis, and customers can view their points in: <https://rewards.kfh.bh>.

Benefits

1. There are several exciting redemption options such as:
 - Travel Bookings (Airline Tickets, Hotel Bookings, Car Rental)
 - Latest Shopping Products
 - Air Miles Conversions
 - Cashback
2. You no longer have to pay the extra tax charge when booking your tickets! You can pay for the entire ticket using your Walaa Baytik points.
3. The Walaa Baytik website can be accessed through the KFHB Cards Mobile App.
4. There is a dedicated website for redeeming your points:
<https://rewards.kfh.bh>

To register for Walaa Baytik rewards programme please visit <https://rewards.kfh.bh>

For more information

 **Call 7777 7777**

Walaa Baytik - Registration Process



1

Go to:

<https://rewards.kfh.bh>

2



Click on Sign up button

SIGN UP



3

Enter Smart Card ID No.

Enter (KFHB- User ID Number) to receive the OTP on your registered mobile number.

KFHB ID No.

4



OTP

Enter the received OTP sent to complete your registration.

Enter OTP

5



CREATE PIN

Create your new 4-digit PIN, and confirm it.

New 4 digits PIN

6



PIN Code

Your new PIN code was updated successfully.

Open up your World
with unlimited rewards

WALAA
WALAA BAYTIK
ولاء بيتك



KFH rewards you with points, every time you use your card.

The more you spend, the more points you earn, the bigger your reward!
With WALAA BAYTIK you can enjoy more of what you love.



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Visa
contactless
enabled



Control your spending and work within a budget with our new contactless VISA Platinum WorldPay card

- Free insurance with purchase protection and extended warranty
- Make secure online purchases & payments
- Make contact-less payments at your favourite stores
- Worldwide acceptance
- Link to KFHB Rewards offers
- Manage your cards via **KFHB Cards** mobile application

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How does it work?

There are 4 redemption options.

1. Travel Bookings (Airline Tickets, Hotel Bookings, Car Rental)
2. Shopping catalogue (Mobile Phones, Electronics, Perfumes, etc.)
3. Air Miles Conversion (Gulf Air, Etihad Airlines, British Airways (Avios), Turkish Airlines)
4. Cash-back
5. Special Deals



Travel Bookings:

The “**Travel**” tab in Walaa Baytik allows you to use your points and directly book flight tickets, hotel reservations and car rental services.



Shopping:

Under the “**Shop**” tab, you can select from a wide variety of products ranging from electronics to perfumes that can be paid for using your points.



Air Miles:

Redeem your points for Air-Miles with any of the affiliated airlines by visiting the “**Miles Conversion**” tab. The request can take up to 14 working days to be processed.



Cash-back:

Convert Walaa Baytik points to pay for your prepay or credit card. Click on the “**Cashback**” tab, and follow the simple instructions. The request takes 3 working days to be processed.



Special Deals:

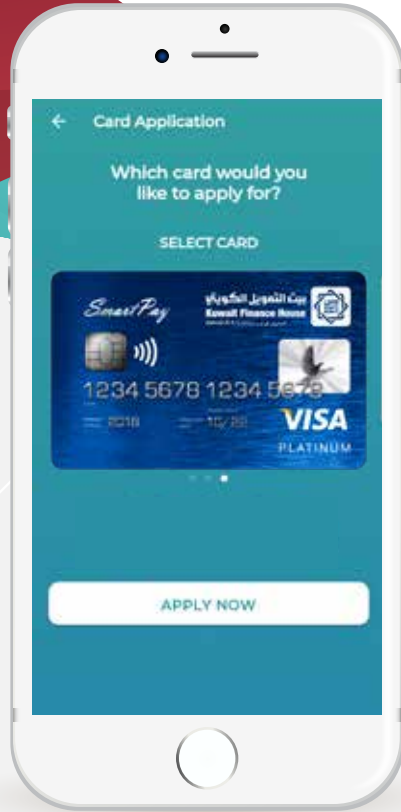
As a Walaa Baytik member, you are eligible to purchase certain items and products with special discounts, for limited periods of time. Visit the “**Special Deals**” tab to view the discounted products.

How to Earn Points:

With KFH program you can earn KFH program Points every step of the way. You will earn points while using your credit card. So the more you bank with KFH program, the more you earn! Once you have collected enough points, you can redeem them for exciting rewards like merchandise items or travel rewards directly on this website.

Card Type	Points Rewarded (for each BHD 1 spent)					
	BHD Currency	Other Currencies	Government, Education, Utilities, Petrol, Rental Transactions	Transactions in Eur & GBP Currencies	Grocery Transaction	Auto Dealer Transactions*
WorldPay	0.3	0	0	0	0.3	0.3 (Max 5,000 points per Trx)
Classic	0.67	0.67	0.2	0.2	0.67	0.67 (Max 5,000 points per Trx)
Gold	1	1	0.2	0.2	1	1 (Max 5,000 points per Trx)
SmartPay	1.33	1.5	0.3	0.3	1	1 (Max 5,000 points per Trx)
Signature	1.5	1.8	0.5	0.5	1	1 (Max 5,000 points per Trx)
Infinite	1.8	2.3	0.5	0.5	1	1 (Max 5,000 points per Trx)

Changes will be effective 12/10/2023.



Get your new **Credit Card** delivered
to your doorstep!

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KFH Jazeel Banking App



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Frequently Asked Questions (FAQs):

1. Are all cardholders eligible for the rewards?

All KFHB prepay and credit cardholders are eligible to register for the Walaa Baytik rewards program.

2. Am I automatically signed up to Walaa Baytik?

Customers will automatically earn Walaa Baytik points, however, customers will need to sign up for Walaa Baytik online to access their Walaa Baytik account, or directly access their account through KFHB Cards App.

3. How can I sign up for Walaa Baytik?

Customers can sign-up by visiting <https://rewards.kfh.bh>, clicking on the "Sign Up" button and following the instructions.

4. Are there any registration/membership fees for the program?

Walaa Baytik is offered for free to all KFHB prepay and credit cardholders.

5. Will I still earn miles?

Customers can still redeem their Walaa Baytik points with their affiliated air miles programme on the Walaa Baytik website. The miles conversion process may take up to 14 business days.

6. How many points will I earn for using my card?

Points earned per BHD spent varies depending on the type of your card, and the channel of use (national, international, etc.). The detailed earning table is available as highlighted in this booklet and on the Walaa Baytik website.

7. Do the points have an expiration date?

Yes, points expire 3 years after they have been earned.

8. If I do not have enough points for a specific item, can I pay for the rest by card?

Yes, if you do not have enough points to process the redemption, the remaining amount can be paid by your card.